

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert E. Scott  
Muriel Scott  
Debtors

Case No. 14-05813-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jan 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2020.

db/jdb  
cr  
4585595 +Robert E. Scott, Muriel Scott, 1239 Kensington Drive, East Stroudsburg, PA 18301-6784  
+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412  
+AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: AMERICAN HONDA FINANCE CORP, 201 LITTLE FALLS DRIVE,  
WILMINGTON, DE 19808)  
4585597 +BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4585604 +ED FINANCIAL SERVICES LLC, 120 N SEVEN OAKS DR, KNOXVILLE, TN 37922-2359  
4594732 +Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr.,  
Knoxville, TN 37922-2359  
5155011 +Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
5155012 +Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Federal Home Loan Mortgage Corporation,,  
84119-3284  
4585607 +KENNETH ZAHL MD, 200A EAGLESMERE CIRCLE, EAST STROUDSBURG, PA 18301-3100  
4585594 +MEGAN YOUNG / ELIZABETH PITOTO, NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WO, 712 MONROE STREET,  
STROUDSBURG, PA 18360-2131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: WFFC.COM Jan 30 2020 00:13:00 Wells Fargo Bank, N.A./Wells Fargo Home Mortgage,  
MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
4590840 EDI: HNDA.COM Jan 30 2020 00:13:00 American Honda Finance Corporation,  
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441  
4588383 EDI: AIS.COM Jan 30 2020 00:13:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
4585596 EDI: BANKAMER.COM Jan 30 2020 00:13:00 BANK OF AMERICA, PO BOX 982235,  
EL PASO, TX 79998-2235  
4585598 +EDI: CHASE.COM Jan 30 2020 00:13:00 CHASE BANK USA, PO BOX 15298,  
WILMINGTON, DE 19850-5298  
4585599 +EDI: WFNNB.COM Jan 30 2020 00:13:00 COMENITY BANK/MAURICES, PO BOX 182789,  
COLUMBUS, OH 43218-2789  
4585600 +E-mail/Text: msanchez@coordinatedhealth.com Jan 29 2020 19:42:14 COORDINATED HEALTH,  
2775 SCHOENERSVILLE RD, BETHLEHEM, PA 18017-7394  
4613247 EDI: BL-BECKET.COM Jan 30 2020 00:13:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4586312 +E-mail/Text: bankruptcy@cavps.com Jan 29 2020 19:42:18 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
4630130 +EDI: CITICORP.COM Jan 30 2020 00:13:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
4585602 +E-mail/Text: BKRMailOps@weltman.com Jan 29 2020 19:42:13 DISCOVER BANK,  
C/O WELTMAN WEINBERG REIS, 325 CHESTNUT ST SUITE 501, PHILA., PA 19106-2605  
4585601 EDI: DISCOVER.COM Jan 30 2020 00:13:00 DISCOVER BANK, 12 READS WAY,  
NEW CASTLE, DE 19720  
4585603 EDI: DISCOVER.COM Jan 30 2020 00:13:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,  
WILMINGTON, DE 19850  
4588232 EDI: DISCOVER.COM Jan 30 2020 00:13:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4585605 +EDI: PRA.COM Jan 30 2020 00:13:00 GECRB/JC PENNEY, C/O PORTFOLIO RECOVERY ASSOC,  
120 CORPORATE BLVD STE 100, NORFOLK, VA 23502-4952  
4585606 +EDI: CITICORP.COM Jan 30 2020 00:13:00 HOME DEPOT/CITIBANK, PO 6497,  
SIOUX FALLS, SD 57117-6497  
4585608 +E-mail/Text: bncnotices@becket-lee.com Jan 29 2020 19:41:40 KOHLS/CAPONE, PO BOX 3115,  
MILWAUKEE, WI 53201-3115  
4585609 E-mail/Text: bankruptcynotice@nymcu.org Jan 29 2020 19:42:22 MUNICIPAL CREDIT UNION,  
22 CORTLANDT ST, NEW YORK, NY 10007  
4602798 E-mail/Text: bankruptcynotice@nymcu.org Jan 29 2020 19:42:22 MUNICIPAL CREDIT UNION,  
LOSS PREVENTION/COLLECTIONS, 22 CORTLANDT STREET, 24 FLR, NEW YORK, NY 10007  
4631226 EDI: PRA.COM Jan 30 2020 00:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4606476 EDI: Q3G.COM Jan 30 2020 00:13:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4923578 +EDI: Q3G.COM Jan 30 2020 00:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788  
4923577 EDI: Q3G.COM Jan 30 2020 00:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
4585610 +EDI: RMSC.COM Jan 30 2020 00:13:00 SYNCB/LENS CRAFTERS, C/O PO BOX 965036,  
ORLANDO, FL 32896-0001  
4585611 +EDI: RMSC.COM Jan 30 2020 00:13:00 SYNCB/OLD NAVY, PO BOX 965005,  
ORLANDO, FL 32896-5005  
4585612 +EDI: RMSC.COM Jan 30 2020 00:13:00 SYNCHRONY BANK/JC PENNEY, PO BOX 965007,  
ORLANDO, FL 32896-5007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4585613 +EDI: RMSC.COM Jan 30 2020 00:13:00 SYNCHRONY BANK/LOWES, PO BOX 965005,  
ORLANDO, FL 32896-5005  
4585614 +EDI: RMSC.COM Jan 30 2020 00:13:00 SYNCHRONY BANK/WALMART, PO BOX 965024,  
ORLANDO, FL 32896-5024  
4633793 EDI: RMSC.COM Jan 30 2020 00:13:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
4585615 +E-mail/Text: bknotice@ercbpo.com Jan 29 2020 19:42:11 T-MOBILE,  
C/O ENHANCED RECOVERY CORP, PO BOX 57547, JACKSONVILLE, FL 32241-7547  
4585616 EDI: WFFC.COM Jan 30 2020 00:13:00 WELLS FARGO HOME MORTGAGE, PO BOX 10335,  
DES MOINES, IA 50306-0335  
4603086 +EDI: WFFC.COM Jan 30 2020 00:13:00 Wells Fargo Bank, N.A., Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd.,  
Fort Mill, SC 29715-7203

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
4585593\* +MURIEL SCOTT, 1239 KENSINGTON DRIVE, EAST STROUDSBURG, PA 18301-6784  
4585592\* +ROBERT E. SCOTT, 1239 KENSINGTON DRIVE, EAST STROUDSBURG, PA 18301-6784

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for  
the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2  
bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 2 Muriel Scott  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newm  
anwilliams.com;swiggins@newmanwilliams.com  
Vincent Rubino on behalf of Debtor 1 Robert E. Scott  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newm  
anwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

**Information to identify the case:**

Debtor 1                      Robert E. Scott  
First Name    Middle Name    Last Name

Debtor 2                      Muriel Scott  
(Spouse, if filing)                      First Name    Middle Name    Last Name

Social Security number or ITIN    xxx-xx-0203  
EIN    --

Social Security number or ITIN    xxx-xx-4616  
EIN    --

United States Bankruptcy Court    Middle District of Pennsylvania

Case number:    5:14-bk-05813-RNO

**Order of Discharge****12/18**

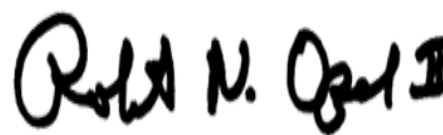
**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E. Scott  
aka Robert Eugene Scott, aka Robert Scott

Muriel Scott

**By the  
court:**

1/29/20



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Ryan Eshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**